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***IN THE UNITED STATES PATENT AND TRADEMARK OFFICE***

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In re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION  
ASSISTANCE TOOL

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**CERTIFICATE OF EFS-WEB TRANSMISSION**

I hereby certify that this correspondence is being transmitted electronically through EFS-WEB to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450 on October 29, 2007.

Signed: Ann Lowe Type Signature Here /Ann Lowe/

**REPLY E**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 28, 2007, a response to which is due October 29, 2007, since the 28<sup>th</sup> was a Sunday, please consider the following remarks:

**Amendments to the Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.